



APP. NO. 09/944,333

*TW* 2132

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Applicant:

Dinesh Sheth

Filed: 08/30/2001

Serial No. 09/944,333

§  
§  
§  
§  
§  
§

Attorney Docket No. A01210US

For: Secure Selective Sharing of Account Information on an Internet Information Aggregation System

Group No.: 2132

Examiner: SHAHIN MIZAN

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence, including IDS (2 pages), PTO/SB/08 (2 pages), non-patent references, post card, are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, this 12th day of December, 2005.

*Douglas W. Schelling*  
Douglas W. Schelling

Pursuant to 37 C.F.R. §1.56, applicant calls to the attention of the Patent and Trademark Office the following documents, which are listed on attached Form PTO/SB (2 pages). Copies of the non-patent references are enclosed.

Pursuant to M.P.E.P. section 2001.06(b), Applicant is disclosing references cited by an Examiner in patent application serial no. 09/943,801, filed by this same Applicant on the same day. Pursuant to 37 C.F.R. section 1.97(h), and M.P.E.P. sections 609, 2129 IV, Applicant is merely submitting the listed documents for

consideration by the Office, and this filing is not to be construed as an admission by the Applicant.

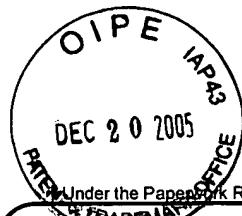
This Information Disclosure Statement is being filed before the mailing date of a first action on the merits for this application, pursuant to 37 C.F.R. §1.97(b). Applicant believes that no fee is required.

If the Examiner has any questions concerning this IDS, he/she is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the PTO is requested to consider this IDS under the proper rule (with a petition if necessary) and the Commissioner is hereby authorized to charge any fees due or credit any overpayments to Deposit Account 50-2346.

Respectfully submitted,

  
Douglas W. Schelling, Ph.D.  
Registration No. 48,335  
Attorney for Applicants

Wyatt Tarrant & Combs, LLP  
1715 Aaron Brenner Drive, Suite 800  
Memphis, TN 38120-4367  
(901) 537-1000  
(901) 537-1010 Fax



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1

of 12

**Complete if Known**

Application Number	09/944,333
Filing Date	August 30, 2001
First Named Inventor	Dinesh Sheth
Art Unit	2132
Examiner Name	Shahin Mizan
Attorney Docket Number	A01210US

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,819,285	10-1998	Damico et al.	
		US- 5,878,219	03-1999	Vance et al.	
		US- 6,112,240	08-2000	Pogue et al.	
		US- 6,269,370	07-2001	Kirsch, Steven T.	
		US- 6,327,628	12-2001	Anuff et al.	
		US- 2001/0051907	12-2001	Kumar et al.	
		US- 2002/0194267	12-2002	Flesner et al.	
		US- 6,856,974	02-2005	Ganesan et al.	
		US- 6,859,212	02-2005	Kumar et al.	
		US- 6,871,220	03-2005	Rajan et al.	
		US-			

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (07-05)

Approved for use through 07/31/2006. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

2

of

2

<i>Complete if Known</i>	
Application Number	09/944,333
Filing Date	August 30, 2001
First Named Inventor	Dinesh Sheth
Art Unit	2132
Examiner Name	Shahin Mizan
Attorney Docket Number	A01210US

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Yodlee Inc. et al "My Yodlee Demo" March 2001, pp 1-8 <a href="http://web.archive.org/web/20010331035420/www.yodlee.com/demo/overview.html">http://web.archive.org/web/20010331035420/www.yodlee.com/demo/overview.html</a>	
		Wall Street Technology et al., "The Big Picture: Account Aggregation" Aug. 10, 2000 <a href="http://www.wallstreettech.com/showArticle.html:articleID=14704395">http://www.wallstreettech.com/showArticle.html:articleID=14704395</a> pp1-2	
		Fuji, Hiroshi et al., "E-aggregation: the Present and Future of Online Financial Services in Asia-Pacific" May 2000 pp 1-14	
		ByAllAccounts Inc. et al "WebPortfolio Demo" April 02 pp 1-13 <a href="http://www.byallaccounts.com/products/webpril02.htm">http://www.byallaccounts.com/products/webpril02.htm</a>	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.  
 This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:  
**Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.